

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

WESTERN DISTRICT OF NORTH CAROLINA

Case number (if known)

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this is an amended filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Identify Yourself

#### About Debtor 1:

#### About Debtor 2 (Spouse Only in a Joint Case):

#### 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

**Jeffrey**

First name

**Thomas**

Middle name

**Rabon**

Last name and Suffix (Sr., Jr., II, III)

**Kindra**

First name

**Terez**

Middle name

**Rabon**

Last name and Suffix (Sr., Jr., II, III)

#### Bring your picture

identification to your meeting with the trustee.

#### 2. All other names you have used in the last 8 years

Include your married or maiden names.

#### 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

**xxx-xx-4531**

**xxx-xx-5233**

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

☒ I have not used any business name or EINs.

☒ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EIN

EIN

**5. Where you live**

**11101 Coachman Cir.  
Charlotte, NC 28277**

Number, Street, City, State & ZIP Code

**Mecklenburg**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Jeffrey Thomas Rabon**  
 Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

**7. The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.

- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

**8. How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?** ☒ No.  
☐ Yes.

District _____	When _____	Case number _____
District _____	When _____	Case number _____
District _____	When _____	Case number _____

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.  
☐ Yes.

Debtor _____	Relationship to you _____
District _____ When _____	Case number, if known _____
Debtor _____	Relationship to you _____
District _____ When _____	Case number, if known _____

**11. Do you rent your residence?**

- ☒ No.  
☐ Yes.

Go to line 12.

Has your landlord obtained an eviction judgment against you?

- ☐ No. Go to line 12.  
☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Jeffrey Thomas Rabon**  
 Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

\_\_\_\_\_  
 Name of business, if any

\_\_\_\_\_  
 Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

☒ No.

☐ Yes. What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property? \_\_\_\_\_

\_\_\_\_\_  
 Number, Street, City, State & Zip Code

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

- 16. What kind of debts do you have?**
- 16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.
- ☒ Yes. Go to line 17.
- 16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer debts or business debts

- 17. Are you filing under Chapter 7?**
- ☐ No. I am not filing under Chapter 7. Go to line 18.
- Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**
- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☒ No
- ☐ Yes

- 18. How many Creditors do you estimate that you owe?**
- ☒ 1-49 ☐ 1,000-5,000 ☐ 25,001-50,000
- ☐ 50-99 ☐ 5001-10,000 ☐ 50,001-100,000
- ☐ 100-199 ☐ 10,001-25,000 ☐ More than 100,000
- ☐ 200-999
- 19. How much do you estimate your assets to be worth?**
- ☐ \$0 - \$50,000 ☐ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
- ☒ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion
- ☐ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion
- ☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion
- 20. How much do you estimate your liabilities to be?**
- ☐ \$0 - \$50,000 ☐ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
- ☐ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion
- ☒ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion
- ☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion

**Part 7: Sign Below**

**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**/s/ Jeffrey Thomas Rabon**

**Jeffrey Thomas Rabon**

Signature of Debtor 1

**/s/ Kindra Terez Rabon**

**Kindra Terez Rabon**

Signature of Debtor 2

Executed on **December 7, 2020**

MM / DD / YYYY

Executed on **December 7, 2020**

MM / DD / YYYY

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ R. Keith Johnson**

Signature of Attorney for Debtor

Date

**December 7, 2020**

MM / DD / YYYY

**R. Keith Johnson**

Printed name

**Law Offices of R. Keith Johnson, P.A.**

Firm name

**1275 S. Hwy. 16**

**Stanley, NC 28164**

Number, Street, City, State & ZIP Code

Contact phone **704-827-4200**

Email address

**kjparalegal@bellsouth.net**

**8840 NC**

Bar number & State

## Fill in this information to identify your case:

Debtor 1	<b>Jeffrey Thomas Rabon</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kindra Terez Rabon</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

## Part 1: Summarize Your Assets

		Your assets Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	0.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	86,183.00
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	86,183.00

## Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	35,721.00
3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$	0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$	217,102.25
<b>Your total liabilities</b>		<b>\$ 252,823.25</b>

## Part 3: Summarize Your Income and Expenses

4. <b>Schedule I: Your Income</b> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$	3,988.00
5. <b>Schedule J: Your Expenses</b> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$	5,473.00

## Part 4: Answer These Questions for Administrative and Statistical Records

## 6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

## 7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.



Debtor 1 **Jeffrey Thomas Rabon**  
 Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **4,300.00**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

	Total claim
<b>From Part 4 on Schedule E/F, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>0.00</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>0.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>
9g. <b>Total.</b> Add lines 9a through 9f.	\$ <b>0.00</b>

**Fill in this information to identify your case and this filing:**

Debtor 1	<b>Jeffrey Thomas Rabon</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kindra Terez Rabon</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF NORTH CAROLINA</u>			
Case number _____			

☐ Check if this is an amended filing

# Official Form 106A/B

## Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
- ☐ Yes. Where is the property?

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
- ☒ Yes

3.1 Make: **Chevrolet**

Model: **1500**

Year: **2008**

Approximate mileage: **250,000**

Other information:

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$3,000.00**

**\$3,000.00**

3.2 Make: **Toyota**

Model: **Camry**

Year: **2020**

Approximate mileage: **2000**

Other information:

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☒ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$34,000.00**

**\$34,000.00**

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

**\$37,000.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

- ☐ No  
☒ Yes. Describe.....

**Furniture, etc.**

**\$6,000.00**

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No  
☒ Yes. Describe.....

**TVs, etc.**

**\$1,000.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No  
☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☐ No  
☒ Yes. Describe.....

**Bowflex, basketball goal**

**\$250.00**

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes. Describe.....

**Miscellaneous clothing and accessories**

**\$250.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

☒ Yes. Describe.....

**Wedding ring and miscellaneous jewelry**

**\$700.00**

**13. Non-farm animals**

*Examples: Dogs, cats, birds, horses*

☐ No

☒ Yes. Describe.....

**3 dogs, 1 cat**

**\$20.00**

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$8,220.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition*

☐ No

☒ Yes.....

**Cash**

**\$40.00**

**17. Deposits of money**

*Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.*

☐ No

☒ Yes.....

Institution name:

**17.1. Checking**

**SunTrust Bank - Wife**

**\$100.00**

**17.2. Savings**

**Bank of America - Joint**

**\$4,500.00**

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples: Bond funds, investment accounts with brokerage firms, money market accounts*

☒ No

☐ Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**Millenium Construction - Husband (partnership)  
(friend 50%)**

**50%** %

**\$10.00**

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

<b>R &amp; B Maintenance, LLC - Husband (administratively dissolved) (friend 50%)</b>	<b>50%</b>	%	<b>\$10.00</b>
---	------------	---	----------------

<b>Cuz's Farm, LLC - Wife (relative 50%)</b>	<b>50%</b>	%	<b>\$10.00</b>
--	------------	---	----------------

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

- ☒ No  
☐ Yes. Give specific information about them  
Issuer name: \_\_\_\_\_

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No  
☒ Yes. List each account separately.  
Type of account: \_\_\_\_\_ Institution name: \_\_\_\_\_

<b>401(k)</b>	<b>Atrium Health</b>	<b>\$1,300.00</b>
---------------	----------------------	-------------------

<b>Roth IRA</b>	<b>Thrivent Financial - Wife</b>	<b>\$9,972.00</b>
-----------------	----------------------------------	-------------------

<b>Roth IRA</b>	<b>Thrivent Financial - Husband</b>	<b>\$25,000.00</b>
-----------------	-------------------------------------	--------------------

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company  
*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No  
☐ Yes. .... Institution name or individual: \_\_\_\_\_

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No  
☐ Yes..... Issuer name and description. \_\_\_\_\_

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No  
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c): \_\_\_\_\_

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No  
☐ Yes. Give specific information about them... \_\_\_\_\_

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No  
☐ Yes. Give specific information about them... \_\_\_\_\_

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☐ No  
☒ Yes. Give specific information about them... \_\_\_\_\_

<b>CPC license (personal to wife)</b>	<b>\$1.00</b>
---------------------------------------	---------------

**Money or property owed to you?**

**Current value of the  
portion you own?**

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

- ☒ No  
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No  
☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Thrivent Life - term

Husband and children

\$10.00

Thrivent Life - term

Wife and children

\$10.00

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No  
☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No  
☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$40,963.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00**

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		<b>\$0.00</b>
56. Part 2: Total vehicles, line 5	<b>\$37,000.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$8,220.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$40,963.00</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
	<b>+</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$86,183.00</b>	Copy personal property total <b>\$86,183.00</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$86,183.00</b>

## Fill in this information to identify your case:

Debtor 1	<b>Jeffrey Thomas Rabon</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kindra Terez Rabon</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1:** Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>2008 Chevrolet 1500 250,000 miles</b> Line from <i>Schedule A/B</i> : 3.1	<b>\$3,000.00</b>	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(3)
<b>2020 Toyota Camry 2000 miles</b> Line from <i>Schedule A/B</i> : 3.2	<b>\$34,000.00</b>	<input checked="" type="checkbox"/> \$3,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(3)
<b>Furniture, etc.</b> Line from <i>Schedule A/B</i> : 6.1	<b>\$6,000.00</b>	<input checked="" type="checkbox"/> \$6,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(4)
<b>TVs, etc.</b> Line from <i>Schedule A/B</i> : 7.1	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(4)
<b>Bowflex, basketball goal</b> Line from <i>Schedule A/B</i> : 9.1	<b>\$250.00</b>	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(4)



Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Miscellaneous clothing and accessories</b> Line from Schedule A/B: 11.1	<u>\$250.00</u>	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(4)
<b>Wedding ring and miscellaneous jewelry</b> Line from Schedule A/B: 12.1	<u>\$700.00</u>	<input checked="" type="checkbox"/> \$700.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(4)
<b>3 dogs, 1 cat</b> Line from Schedule A/B: 13.1	<u>\$20.00</u>	<input checked="" type="checkbox"/> \$20.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(4)
<b>Cash</b> Line from Schedule A/B: 16.1	<u>\$40.00</u>	<input checked="" type="checkbox"/> \$40.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1-362
<b>Checking: SunTrust Bank - Wife</b> Line from Schedule A/B: 17.1	<u>\$100.00</u>	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1-362
<b>Savings: Bank of America - Joint</b> Line from Schedule A/B: 17.2	<u>\$4,500.00</u>	<input checked="" type="checkbox"/> \$4,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1-362
<b>Millenium Construction - Husband (partnership) (friend 50%)</b> Line from Schedule A/B: 19.1	<u>\$10.00</u>	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(2)
<b>R &amp; B Maintenance, LLC - Husband (administratively dissolved) (friend 50%)</b> Line from Schedule A/B: 19.2	<u>\$10.00</u>	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(2)
<b>Cuz's Farm, LLC - Wife (relative 50%)</b> Line from Schedule A/B: 19.3	<u>\$10.00</u>	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(2)
<b>401(k): Atrium Health</b> Line from Schedule A/B: 21.1	<u>\$1,300.00</u>	<input checked="" type="checkbox"/> \$1,300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(9)
<b>Roth IRA: Thrivent Financial - Wife</b> Line from Schedule A/B: 21.2	<u>\$9,972.00</u>	<input checked="" type="checkbox"/> \$9,972.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(9)

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Roth IRA: Thrivent Financial - Husband</b> Line from Schedule A/B: <b>21.3</b>	<b>\$25,000.00</b>	<input checked="" type="checkbox"/> <b>\$25,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>N.C. Gen. Stat. § 1C-1601(a)(9)</b>
<b>CPC license (personal to wife)</b> Line from Schedule A/B: <b>27.1</b>	<b>\$1.00</b>	<input checked="" type="checkbox"/> <b>\$1.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>N.C. Gen. Stat. § 1C-1601(a)(2)</b>
<b>Thrivent Life - term Beneficiary: Husband and children</b> Line from Schedule A/B: <b>31.1</b>	<b>\$10.00</b>	<input checked="" type="checkbox"/> <b>\$10.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>N.C. Const. Art. X § 5; N.C. Gen. Stat. § 1C-1601(a)(6)</b>
<b>Thrivent Life - term Beneficiary: Wife and children</b> Line from Schedule A/B: <b>31.2</b>	<b>\$10.00</b>	<input checked="" type="checkbox"/> <b>\$10.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>N.C. Const. Art. X § 5; N.C. Gen. Stat. § 1C-1601(a)(6)</b>

3. **Are you claiming a homestead exemption of more than \$170,350?**  
(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

**Fill in this information to identify your case:**

Debtor 1	<b>Jeffrey Thomas Rabon</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Kindra Terez Rabon</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)			

☐ Check if this is an amended filing

**Official Form 106D**

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
<b>2.1 Nautilus/Synchrony Bank</b> <small>Creditor's Name</small>  <b>PO Box 960061</b> <b>Orlando, FL 32896</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>\$2,021.00</b>	<b>\$150.00</b>	<b>\$1,871.00</b>
<b>Describe the property that secures the claim:</b> <div style="border: 1px solid black; padding: 5px; min-height: 30px;">Bowflex</div>			
<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Nature of lien.</b> Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
<b>Date debt was incurred</b> _____ <b>Last 4 digits of account number</b> <b>8390</b>			

<b>2.2 Toyota Finance</b> <small>Creditor's Name</small>  <b>PO Box 991817</b> <b>Mobile, AL 36691</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>\$33,700.00</b>	<b>\$34,000.00</b>	<b>\$0.00</b>
<b>Describe the property that secures the claim:</b> <div style="border: 1px solid black; padding: 5px; min-height: 30px;">2020 Toyota Camry</div>			
<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Nature of lien.</b> Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			
<b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
<b>Date debt was incurred</b> _____ <b>Last 4 digits of account number</b> <b>5273</b>			

Debtor 1 **Jeffrey Thomas Rabon**

First Name Middle Name Last Name

Case number (if known)

Debtor 2 **Kindra Terez Rabon**

First Name Middle Name Last Name

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$35,721.00**

If this is the last page of your form, add the dollar value totals from all pages.

**\$35,721.00**

Write that number here:

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

**Fill in this information to identify your case:**

Debtor 1	<b>Jeffrey Thomas Rabon</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kindra Terez Rabon</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims**

**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.  
☐ Yes.

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1	<b>Apple Card Barclays</b>
	Nonpriority Creditor's Name
	<b>PO Box 60517</b>
	<b>City of Industry, CA 91716-0517</b>
	Number Street City State Zip Code
	Who incurred the debt? Check one.
	<input type="checkbox"/> Debtor 1 only
	<input checked="" type="checkbox"/> Debtor 2 only
	<input type="checkbox"/> Debtor 1 and Debtor 2 only
	<input type="checkbox"/> At least one of the debtors and another
	<input type="checkbox"/> Check if this claim is for a community debt
	Is the claim subject to offset?
	<input checked="" type="checkbox"/> No
	<input type="checkbox"/> Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

4.2	<b>Bank of America</b> Nonpriority Creditor's Name <b>PO Box 15710</b> <b>Wilmington, DE 19850-5710</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>3120</b> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	<b>\$540.17</b>
-----	---	---	-----------------

4.3	<b>Builders Mutual Ins. Co.</b> Nonpriority Creditor's Name <b>c/o Stuart Law, Suzanne M. Patinella</b> <b>1033 Wade Ave., Ste. 202</b> <b>Raleigh, NC 27605</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Insurance premium</b>	<b>\$4,449.11</b>
-----	---	--	-------------------

4.4	<b>Capital One</b> Nonpriority Creditor's Name <b>1680 Capital One Dr.</b> <b>Mc Lean, VA 22102-3491</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit card</b>	<b>\$4,500.00</b>
-----	--	--	-------------------

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

4.5	<b>Capital One</b> Nonpriority Creditor's Name  Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>8360</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	<b>\$1,500.00</b>
-----	--	---	-------------------

4.6	<b>Capital One</b> Nonpriority Creditor's Name <b>PO Box 30285</b> <b>Salt Lake City, UT 84130-0287</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	<b>\$444.00</b>
-----	---	---	-----------------

4.7	<b>Credit One Bank</b> Nonpriority Creditor's Name <b>Payment Services</b> <b>PO Box 60500</b> <b>City of Industry, CA 91716-0500</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	<b>\$714.00</b>
-----	--	---	-----------------

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

4.8

**Dominion Boulevard Veterans Bridge**

Nonpriority Creditor's Name

**PO Box 1188**

**Chesapeake, VA 23327-1188**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **3030**

**\$104.24**

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify \_\_\_\_\_

4.9

**Drive ERT Elizabeth River Tunnel**

Nonpriority Creditor's Name

**309 County St.**

**Portsmouth, VA 23704-3701**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **8132**

**\$49.08**

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify \_\_\_\_\_

4.1  
0

**Elizabeth River Tunnels**

Nonpriority Creditor's Name

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$0.00**

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify \_\_\_\_\_



Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

4.1  
1

**Evan Rhodes**

Nonpriority Creditor's Name

**c/o Matthew M. Villmer, Esq.  
Weaver, Bennett & Bland, P.A.  
196 N. Trade St.  
Matthews, NC 28105**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_

**Unknown**

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify \_\_\_\_\_

4.1  
2

**Hawx North Carolina**

Nonpriority Creditor's Name

**2818 Queen City Dr., #A  
Charlotte, NC 28208**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$70.00**

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify \_\_\_\_\_

4.1  
3

**Indigo Credit**

Nonpriority Creditor's Name

**15220 NW Greenbriar Pkwy., Ste.  
200  
Beaverton, OR 97006**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **3120**

**Unknown**

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify \_\_\_\_\_

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

4.1 4	<b>James Stuart, DDS, PA</b> Nonpriority Creditor's Name <b>10718 Carmel Commons Blvd., Ste. 240</b> <b>Charlotte, NC 28226-3924</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$617.75</b>  When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
----------	--	--

4.1 5	<b>Jared</b> Nonpriority Creditor's Name <b>Genesis FS Card Services</b> <b>PO Box 23026</b> <b>Columbus, GA 31902-3026</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$1,370.00</b>  When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
----------	--	--

4.1 6	<b>LabCorp</b> Nonpriority Creditor's Name <b>PO Box 2240</b> <b>Burlington, NC 27216-2240</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>5291</b> _____ <b>\$150.50</b>  When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Medical</b>
----------	--	---

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

4.1  
7

**LCA Collections**

Nonpriority Creditor's Name

**PO Box 2240  
Burlington, NC 27216-2240**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **4376**

**\$131.87**

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify \_\_\_\_\_

4.1  
8

**Linebarger Goggan Blair & Sampson, LLP**

Nonpriority Creditor's Name

**309 County St., Ste. 201  
Portsmouth, VA 23704**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **5353**

**\$87.04**

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify \_\_\_\_\_

4.1  
9

**Lowes**

Nonpriority Creditor's Name

**PO Box 965054  
Orlando, FL 32896-5054**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **4106**

**\$3,041.03**

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit card**

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

4.2 0	<b>Nordstrom</b> Nonpriority Creditor's Name <b>PO Box 79139</b> <b>Phoenix, AZ 85062</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>\$1,347.00</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
----------	---	--

4.2 1	<b>Rayburn, Cooper &amp; Durham</b> Nonpriority Creditor's Name <b>227 W. Trade St., Ste. 1200</b> <b>Charlotte, NC 28202</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>\$38,546.07</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
----------	---	---

4.2 2	<b>Sage Pest Control</b> Nonpriority Creditor's Name <b>4221 Joe St. B</b> <b>Charlotte, NC 28206</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>\$114.00</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
----------	---	--

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

4.2 3	<b>SBA</b> Nonpriority Creditor's Name <b>14925 Kingsport Rd.</b> <b>Fort Worth, TX 76155-2243</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>7409</b> <span style="float: right;"><b>\$24,400.00</b></span> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
----------	--	---

4.2 4	<b>Southern Carlson</b> Nonpriority Creditor's Name <b>1038 Culp Rd., Ste. 300</b> <b>Pineville, NC 28134</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>5122</b> <span style="float: right;"><b>\$287.63</b></span> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
----------	---	--

4.2 5	<b>Sport/Synchrony Bank</b> Nonpriority Creditor's Name <b>PO Box 960061</b> <b>Orlando, FL 32896-0061</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>8390</b> <span style="float: right;"><b>\$1,980.00</b></span> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit card</b>
----------	--	---

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

4.2 6	<b>Student Loans</b> Nonpriority Creditor's Name _____  Number Street City State Zip Code _____ <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$40,000.00</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
----------	--	--

4.2 7	<b>Synchrony Bank</b> Nonpriority Creditor's Name _____ <b>Attn: Bankruptcy Dept.</b> <b>P. O. Box 965061</b> <b>Orlando, FL 32896-5061</b> Number Street City State Zip Code _____ <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$2,496.00</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit card</b>
----------	--	--

4.2 8	<b>Synchrony Bank/Amazon</b> Nonpriority Creditor's Name _____ <b>Attn: Bankruptcy Dept.</b> <b>P. O. Box 965061</b> <b>Orlando, FL 32896-5061</b> Number Street City State Zip Code _____ <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$2,528.00</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit card</b>
----------	---	--

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

4.2  
9

**Target**

Nonpriority Creditor's Name

**PO Box 660170**

**Dallas, TX 75266-0170**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **2161**

**\$1,417.76**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify \_\_\_\_\_

4.3  
0

**Tech Talent South**

Nonpriority Creditor's Name

**222 S. Church St.**

**Charlotte, NC 28202**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$2,017.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify \_\_\_\_\_

4.3  
1

**The Coves at Matthews**

Nonpriority Creditor's Name

**PO Box 498067**

**Cincinnati, OH 45249**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$50,000.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify \_\_\_\_\_

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

4.3  
2

**Three and One Properties**

Last 4 digits of account number \_\_\_\_\_

**\$34,200.00**

Nonpriority Creditor's Name

**PO Box 276**

**Matthews, NC 28106**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**Builders Mutual Ins. Co.**

**PO Box 150005**

**Raleigh, NC 27624-0005**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.3** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**0309**

Name and Address

**Capital One**

**c/o Radius Global Services**

**PO Box 390846**

**Minneapolis, MN 55439**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.4** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**DAL, Inc.**

**PO Box 162**

**Clifton Heights, PA 19018**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.24** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**3332**

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	<b>0.00</b>
	6b. Taxes and certain other debts you owe the government	6b. \$	<b>0.00</b>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	<b>0.00</b>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	<b>0.00</b>
	6e. Total Priority. Add lines 6a through 6d.	6e. \$	<b>0.00</b>
Total claims from Part 2	6f. Student loans	6f. \$	<b>0.00</b>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$	<b>0.00</b>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$	<b>0.00</b>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount	6i. \$	<b>217,102.25</b>



Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

here.

6j. **Total Nonpriority.** Add lines 6f through 6i.

6j.

\$ **217,102.25**

**Fill in this information to identify your case:**

Debtor 1	<b>Jeffrey Thomas Rabon</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kindra Terez Rabon</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)			

☐ Check if this is an amended filing

**Official Form 106G**

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**  
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☒ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 <b>William Laudati Matthews, NC</b>	<b>Lease for house; month-to-month; \$1,300.00./month</b>

**Fill in this information to identify your case:**

Debtor 1	<b>Jeffrey Thomas Rabon</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kindra Terez Rabon</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

**Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.**

**1. Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☒ No  
☐ Yes

**2. Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

**3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.1

Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

- ☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

3.2

Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

- ☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_



Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>1,000.00</b>	\$ <b>4,075.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>0.00</b>	\$ <b>530.00</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>154.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>403.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify:	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>0.00</b>	\$ <b>1,087.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>1,000.00</b>	\$ <b>2,988.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>0.00</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>1,000.00</b> + \$ <b>2,988.00</b>	= \$ <b>3,988.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	<b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$	<b>3,988.00</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 Jeffrey Thomas Rabon

Debtor 2 Kindra Terez Rabon  
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF NORTH CAROLINA

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes.

Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

4

☐ No

☒ Yes

Daughter

15

☐ No

☒ Yes

Son

17

☐ No

☒ Yes

Son (student)

22

☐ No

☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,300.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 50.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<b>250.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>75.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>425.00</b>
6d. Other. Specify: <b>YouTube TV; Amazon Prime Video</b>	6d. \$	<b>150.00</b>
<b>7. Food and housekeeping supplies</b>	7. \$	<b>1,100.00</b>
<b>8. Childcare and children's education costs</b>	8. \$	<b>400.00</b>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<b>200.00</b>
<b>10. Personal care products and services</b>	10. \$	<b>125.00</b>
<b>11. Medical and dental expenses</b>	11. \$	<b>25.00</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>200.00</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>25.00</b>
<b>14. Charitable contributions and religious donations</b>	14. \$	<b>50.00</b>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<b>110.00</b>
15b. Health insurance	15b. \$	<b>0.00</b>
15c. Vehicle insurance	15c. \$	<b>210.00</b>
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Vehicle Taxes</b>		
	16. \$	<b>38.00</b>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<b>560.00</b>
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c. Other. Specify: <b>Bowflex</b>	17c. \$	<b>80.00</b>
17d. Other. Specify: _____	17d. \$	<b>0.00</b>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$	<b>0.00</b>
<b>19. Other payments you make to support others who do not live with you.</b>	\$	<b>100.00</b>
Specify: <b>Daughter - student - 20 years</b>	19.	
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
<b>21. Other:</b> Specify: _____	21. +\$	<b>0.00</b>
<b>22. Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$	<b>5,473.00</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	<b>5,473.00</b>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$	<b>3,988.00</b>
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<b>5,473.00</b>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<b>-1,485.00</b>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. <span style="border: 1px solid black; padding: 2px;">Explain here:</span>		

**Fill in this information to identify your case:**

Debtor 1 **Jeffrey Thomas Rabon**  
First Name Middle Name Last Name

Debtor 2 **Kindra Terez Rabon**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF NORTH CAROLINA

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Jeffrey Thomas Rabon  
**Jeffrey Thomas Rabon**  
Signature of Debtor 1

Date December 7, 2020

X /s/ Kindra Terez Rabon  
**Kindra Terez Rabon**  
Signature of Debtor 2

Date December 7, 2020



**Fill in this information to identify your case:**

Debtor 1 **Jeffrey Thomas Rabon**  
First Name Middle Name Last Name

Debtor 2 **Kindra Terez Rabon**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF NORTH CAROLINA**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

# Official Form 107

## Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Give Details About Your Marital Status and Where You Lived Before

**1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1 lived there

Debtor 2 Prior Address:

Dates Debtor 2 lived there

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

### Part 2 Explain the Sources of Your Income

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

From January 1 of current year until the date you filed for bankruptcy:

**Debtor 1**

**Sources of income**  
Check all that apply.

**Gross income**  
(before deductions and exclusions)

- ☒ Wages, commissions, bonuses, tips

**\$11,000.00**

- ☐ Operating a business

**Debtor 2**

**Sources of income**  
Check all that apply.

**Gross income**  
(before deductions and exclusions)

- ☒ Wages, commissions, bonuses, tips

**\$42,785.00**

- ☐ Operating a business

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known)

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<b>For last calendar year: (January 1 to December 31, 2019 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$19,013.00</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$15,241.00</b>
<b>For the calendar year before that: (January 1 to December 31, 2018 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$40,486.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$0.00</b>

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No  
☐ Yes. Fill in the details.

Debtor 1	Debtor 2
Sources of income Describe below.	Sources of income Describe below.
Gross income from each source (before deductions and exclusions)	Gross income (before deductions and exclusions)

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.  
☒ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
<b>Toyota Finance</b>	<b>Monthly</b>	<b>\$1,120.00</b>	<b>\$33,700.00</b>	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other ____

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known)

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

- ☒ No  
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**  
Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	--

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**  
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
<b>Rhodes v. Debtors, et al.</b> <b>16 CVS 21117</b>	<b>For judgment</b>	<b>Mecklenburg Superior Court</b> <b>Charlotte, NC</b>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
<b>Builders Mutual Insurance Company v. Richard Novelli, Jeffrey Rabon, and Millennium Construction</b> <b>20 CVD-9676</b>	<b>Judgment</b>	<b>Wake County District Court</b> <b>Raleigh, NC</b>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
---------------------------	--	------	-----------------------

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No  
☐ Yes

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☐ No

☒ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			
Calvary Church	Cash	Various	\$1,050.00
Salvation Army	Clothing	Various	\$1,000.00

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .		

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☒ Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Address Email or website address Person Who Made the Payment, if Not You			
R. Keith Johnson 1275 S. Hwy. 16 Stanley, NC 28164		28 August 2020	\$5,000.00

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known)

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**  
Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	--	---	----------------------

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you <b>Joseph Leviner, II</b>	<b>8 acres in Union County</b>	<b>\$30,800.00</b>	<b>July, 2020</b>
<b>Scott Clark Toyota</b>	<b>2016 Honda Pilot; \$7,500.00</b>	<b>Traded for 2020 Toyota Camry</b>	<b>May, 2020</b>

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices*.)

- ☒ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	---------------------------

**Part 8:** List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No  
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	------------------------------------	----------------------------------	---	---

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

- ☒ No  
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	---	-----------------------	--------------------------

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known)

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No  
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	-----------------------

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No  
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
--	--	-----------------------	-------

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☐ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

25. Have you notified any governmental unit of any release of hazardous material?

- ☐ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☐ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
---------------------------	---	--------------------	--------------------

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed EIN: From-To
Millennium Construction	Partnership - decks, etc. - no work or input from husband	2004-present
R & B Maintenance, LLC	Mostly cleaning commercial roofs - no input from husband Administratively dissolved	2017 to present
Cuz's Farm, LLC	Obtaining license to grow hemp	2020 to present

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
- ☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Jeffrey Thomas Rabon

Jeffrey Thomas Rabon  
Signature of Debtor 1

Date December 7, 2020

/s/ Kindra Terez Rabon

Kindra Terez Rabon  
Signature of Debtor 2

Date December 7, 2020

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
- ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
- ☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:			
Debtor 1	<b>Jeffrey Thomas Rabon</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kindra Terez Rabon</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF NORTH CAROLINA</b>			
Case number (if known) _____			

☐ Check if this is an amended filing

## Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <b>Nautilus/Synchrony Bank</b>	<input type="checkbox"/> Surrender the property. <input checked="" type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: <b>Bowflex</b>		
Creditor's name: <b>Toyota Finance</b>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: <b>2020 Toyota Camry</b>		

### Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
--	----------------------------



Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

Lessor's name: **William Laudati**

☐ No

☒ Yes

Description of leased Property: **Lease for house; month-to-month; \$1,300.00./month**

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

**X** /s/ Jeffrey Thomas Rabon  
**Jeffrey Thomas Rabon**  
Signature of Debtor 1

**X** /s/ Kindra Terez Rabon  
**Kindra Terez Rabon**  
Signature of Debtor 2

Date **December 7, 2020**

Date **December 7, 2020**

Fill in this information to identify your case:

Debtor 1 Jeffrey Thomas Rabon

Debtor 2 Kindra Terez Rabon  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of North Carolina

Case number \_\_\_\_\_  
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.
- ☐ Check if this is an amended filing

## Official Form 122A - 1

### Chapter 7 Statement of Your Current Monthly Income

04/20

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

#### Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

☐ Married and your spouse is NOT filing with you. You and your spouse are:

☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.

☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 1,000.00	\$ 3,300.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm		
	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	Copy here -> \$ 0.00
6. Net income from rental and other real property		
	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	Copy here -> \$ 0.00
7. Interest, dividends, and royalties	\$ 0.00	\$ 0.00

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known)

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
<b>8. Unemployment compensation</b>	\$ <b>0.00</b>	\$ <b>0.00</b>
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:		
For you .....	\$ <b>0.00</b>	
For your spouse .....	\$ <b>0.00</b>	
<b>9. Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>10. Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act; payments made under the Federal law relating to the national emergency declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.) with respect to the coronavirus disease 2019 (COVID-19); payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.		
.....	\$ <b>0.00</b>	\$ <b>0.00</b>
.....	\$ <b>0.00</b>	\$ <b>0.00</b>
Total amounts from separate pages, if any.	+ \$ <b>0.00</b>	\$ <b>0.00</b>
<b>11. Calculate your total current monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ <b>1,000.00</b>	+ \$ <b>3,300.00</b> = \$ <b>4,300.00</b>
		Total current monthly income

**Part 2: Determine Whether the Means Test Applies to You**

**12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 ..... **Copy line 11 here=>** \$ **4,300.00**

Multiply by 12 (the number of months in a year) x 12

12b. The result is your annual income for this part of the form 12b. \$ **51,600.00**

**13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live. NC

Fill in the number of people in your household. 6

Fill in the median family income for your state and size of household. 13. \$ **106,942.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**14. How do the lines compare?**

14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X /s/ Jeffrey Thomas Rabon**

**X /s/ Kindra Terez Rabon**

Debtor 1 **Jeffrey Thomas Rabon**  
Debtor 2 **Kindra Terez Rabon**

Case number (if known) \_\_\_\_\_

**Jeffrey Thomas Rabon**  
Signature of Debtor 1

**Kindra Terez Rabon**  
Signature of Debtor 2

Date **December 7, 2020**  
MM / DD / YYYY

Date **December 7, 2020**  
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,  
and

Your debts are primarily consumer debts.  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as "incurred by an individual  
primarily for a personal, family, or  
household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under  
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan  
for family farmers or  
fishermen

Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

### Chapter 7: Liquidation

\$245	filing fee
\$78	administrative fee
+	\$15 trustee surcharge
\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

---

## Chapter 11: Reorganization

---

	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

#### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
<http://www.uscourts.gov/forms/bankruptcy-forms>

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.



B2030 (Form 2030) (12/15)

**United States Bankruptcy Court  
Western District of North Carolina**

In re **Jeffrey Thomas Rabon  
Kindra Terez Rabon**

Debtor(s)

Case No.

Chapter

**7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>5,000.00</b>
Prior to the filing of this statement I have received .....	\$	<b>5,000.00</b>
Balance Due .....	\$	<b>0.00</b>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**December 7, 2020**

*Date*

**/s/ R. Keith Johnson**

**R. Keith Johnson**

*Signature of Attorney*

**Law Offices of R. Keith Johnson, P.A.**

**1275 S. Hwy. 16**

**Stanley, NC 28164**

**704-827-4200 Fax: 704-827-4477**

**kjparalegal@bellsouth.net**

*Name of law firm*

**United States Bankruptcy Court  
Western District of North Carolina**

In re Jeffrey Thomas Rabon Case No. \_\_\_\_\_  
Kindra Terez Rabon Debtor(s) Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: December 7, 2020 /s/ Jeffrey Thomas Rabon  
Jeffrey Thomas Rabon  
Signature of Debtor

Date: December 7, 2020 /s/ Kindra Terez Rabon  
Kindra Terez Rabon  
Signature of Debtor

Aaron Goodin  
1612 Russell St.  
Morristown, TN 37813

Alex Brink  
506 N. Washington  
Kokomo, IN 46901

Allen and Nakeisha Oliver  
303 River St.  
Belton, SC 29627

Amy Susso  
13 Ritter Dr.  
Wappingers Falls, NY 12590

Andrew and Zelda Tama  
804 Kavkaz St.  
Raleigh, NC 27610

Angel Perez  
2441 E. Bayberry Dr.  
Harrisburg, PA 17112

Angela Miller  
7 E. Meadowbrook Cir.  
Sicklerville, NJ 08081

Aniah Prescod  
102 Sterling St.  
Brooklyn, NY 11225

Anthone and Valerie Ndala  
10164 Shanclear Ave.  
Concord, NC 28027

Anthony and Scheherazade Forman  
7420 Eldon Court  
Pikesville, MD 21208

Anthony Helton  
129 Packs Branch Rd.  
Mount Hope, WV 25880

Antonia and Brenda Miller  
5109 Hwy. 207  
Pageland, SC 29728

Antonio and Karen Manns  
345 Paladium Ct.  
Owings Mills, MD 21117

Apple Card Barclays  
PO Box 60517  
City of Industry, CA 91716-0517

Asaad Shaw  
4719-C Walden Pond Dr.  
Raleigh, NC 27604

Ashanti Dew-Nophlin  
5619 Plymouth Rd.  
Baltimore, MD 21214

Audley Wallace and Shariba Cox  
2286 Isaac St.  
Concord, NC 28027

Babajide Adegunle  
425 Beach 36th Street  
Far Rockaway, NY 11691

Bailey Lenney  
248 Nicholas Dr.  
Malaga, NJ 08328

Bank of America  
PO Box 15710  
Wilmington, DE 19850-5710

Barbara Peeler  
105 N. Sparks St.  
Gaffney, SC 29340

Barry Sanders and Javone Hudson-Allen  
4249 Ormond St.  
Philadelphia, PA 19124

Barton and Kristina Swan  
201 Mutton Hollow Rd.  
Moriah, NY 12960

Berlyn and Lanita Thomas  
22 Woodlot Ct.  
Stafford, VA 22554

Biko Burt  
10622 Bere Island Dr.  
Charlotte, NC 28278

Bradley Wolfe  
360 Mountain View Rd.  
Reading, PA 19607

Brandon Sandy  
6028 Dixon Dr.  
Raleigh, NC 27609

Brandy Peterson  
2313 Dupree St.  
Fort Myers, FL 33916

Brian and Monica Mallory-Whitmore  
8390 Crofton Ln.  
Pennsauken, NJ 08109

Brian Valadao  
7204 Brighton Brook Dr.  
Charlotte, NC 28212

Bruce and Nicole Engelhard  
1033 Sheila Dr.  
Toms River, NJ 08753

Bryan VanDeCruetz  
260 Herlimer St., Apt. 3D  
Brooklyn, NY 11216

Builders Mutual Ins. Co.  
c/o Stuart Law, Suzanne M. Patinella  
1033 Wade Ave., Ste. 202  
Raleigh, NC 27605

Builders Mutual Ins. Co.  
PO Box 150005  
Raleigh, NC 27624-0005

Calandra Miller  
5619 Plymouth Rd.  
Baltimore, MD 21214

Capital One  
1680 Capital One Dr.  
Mc Lean, VA 22102-3491

Capital One

Capital One  
PO Box 30285  
Salt Lake City, UT 84130-0287

Capital One  
c/o Radius Global Services  
PO Box 390846  
Minneapolis, MN 55439

Cari Blalock  
9211 137th Rd.  
Live Oak, FL 32060

Carlos and Barbara Chavez  
10501 Pecan Branch  
Schertz, TX 78154

Carol Bain  
1651 West Sandpiper Cir.  
Pembroke Pines, FL 33026

Carol Cephas  
6354 Royal Celadon Way  
Charlotte, NC 28269

Carols and Raven Dixon  
1367 Fall River Dr.  
Conyers, GA 30013

Carolyn Hassey  
255 Bowen Rd.  
Anderson, SC 29621

Chante Stinson  
8308 Ainsworth St.  
Charlotte, NC 28216

Charles Banks and Gabriela Juarez  
8816 Klinedale Ave.  
Pico Rivera, CA 90660

Charles Martin  
2563 Branch Dr.  
Valdese, NC 28690

Cheryl Howard  
311 Holly St.  
Delano, NJ 08075

Christopher Bazemore  
117 W. Atwov Ave.  
Baltimore, MD 21229

Christopher Wells  
7629 Raven Pl.  
Philadelphia, PA 19153

Clarence and Charlene Holmes-Plump  
6876 Greeley Ave.  
Dayton, OH 45424

Colby Cooper  
5100 Amberfield Way  
Raleigh, NC 27604

Constance Woods  
19231 Beaufain St.  
Cornelius, NC 28031

Cortarivus Gaddy  
7709 Jenny Ann Dr.  
Charlotte, NC 28216

Courtney Borguet  
1226 Pennsylvania Ave.  
Franklinville, NJ 08322

Credit One Bank  
Payment Services  
PO Box 60500  
City of Industry, CA 91716-0500

Curtis Barber and Dee Williams  
350 Keiger St., Apt. B  
Rock Hill, SC 29730

Daichi Castles  
307 E. Broad St.  
Louisville, OH 44641

Daisy Berman  
8184 Winnipесаaukee Way  
Lake Worth, FL 33467

DAL, Inc.  
PO Box 162  
Clifton Heights, PA 19018

Damian Gortman  
104 Meadow Wood Ct.  
Lexington, SC 29073

Danielle Mead  
7530 Karley Ct.  
Fort Mill, SC 29707

Danny Blackwell and Wendy Robinson  
908 W. Elizabeth St.  
Pageland, SC 29728

Darryl Talley  
4433 Patricia Dr.  
Brunswick, OH 44212

Dartanian Gotay  
1526 Gardenia Ave.  
Fort Myers, FL 33916



David and Anjie Jonming  
7992 Shady Oak Trail, Apt. 127  
Charlotte, NC 28210

David Jeremiah  
2833 Wildwind Dr.  
El Cajon, CA 92019

David Lange  
7016 Camrose Crossing  
Charlotte, NC 28104

Davis and Lashaunda Smith  
2804 W. Kirkwood Ave.  
Nashville, TN 37204

Delfawn Crawford  
5017 Lightwood Ct.  
Raleigh, NC 27616

Delta and Timothy Adkins  
166 Aster St.  
Beaufort, SC 29906

Derrick Dillard  
2100 Acorn Ridge Rd.  
Greensboro, NC 27407

Derrick Mayweather  
5809 Imes Ln.  
Fort Worth, TX 76179

Derrick Mims  
215 Ridgetop Dr.  
Martinez, GA 30907

Dominic Tolomeo  
123 Majestic Dr.  
Canonsburg, PA 15317

Dominion Boulevard Veterans Bridge  
PO Box 1188  
Chesapeake, VA 23327-1188

Donya Brown  
33 Hopkins St.  
Woodbury, NJ 08096

Donzell and Kikeana Goodwyn  
21 N. Beech Ave.  
Henrico, VA 23075

Drive ERT Elizabeth River Tunnel  
309 County St.  
Portsmouth, VA 23704-3701

Dy-Shawn Simpkins  
7 Margulis Ct.  
West Orange, NJ 07052

Dyral McMillan and Amelia Vasquez  
7303 Agnew Dr.  
Charlotte, NC 28278

Earleas and Jody Fuller  
4002 Garden Oak Dr.  
Indian Trail, NC 28079

Effern Joyner and Candice Merritt  
4383 Bedford Dr.  
Bethlehem, PA 18020

Elanda Wyatt  
7325 S. Glenn St.  
Austin, TX 78744

Elizabeth River Tunnels

Ellen Hendrix  
220 Nettle Lane Pointe  
Ponte Vedra, FL 32081

Eric and Margret Loftus  
3440 Grimsby Land  
Lincoln, NE 68502

Eric Henderson  
1444 Tygress Dr.  
Kannapolis, NC 28081

Erika Hunt  
15430 W. Grandview Dr.  
Upper Brookfield, WI 53005

Eugena Richardson  
1036 Cardonna St.  
Tampa, FL 33619

Evan Rhodes  
c/o Matthew M. Villmer, Esq.  
Weaver, Bennett & Bland, P.A.  
196 N. Trade St.  
Matthews, NC 28105

Francis McDaniel  
608 Constant Dr.  
Charleston, SC 29412

Franklin Leggette  
1023 Davenport St.  
Charlotte, NC 28208

Gerard Durham and Shaundra Thomas  
1245 Timberland Dr.  
Cincinnati, OH 45215

Gisselle Collins  
4471 St. Catherines Ct.  
Concord, NC 28025

Grant Horne  
104 Nevis Crossing  
Williamsburg, VA 23188

Harold and Valerie Griffin  
8633 Warwick Ln.  
Harrisburg, NC 28075

Harvey Clement  
4818 Carmel Rd.  
Charlotte, NC 28662

Hawx North Carolina  
2818 Queen City Dr., #A  
Charlotte, NC 28208

Helen Faulkner  
12911 Pinewell Dr., Apt. 102  
Pineville, NC 28134

Henry Barron-Houchins  
284 Spruce St.  
Boomer, WV 25031

Hyrarn Hill  
6225 Ellsworth St.  
Philadelphia, PA 19143

Ileana Guerena  
1088 Fuchsia Ln.  
San Diego, CA 92154

India Vassell  
6926 Belt Link Loop  
Wesley Chapel, FL 33545

Indigo Credit  
15220 NW Greenbriar Pkwy., Ste. 200  
Beaverton, OR 97006

Ja'Ceree Caldwell  
100 Paett Dr.  
Stanley, NC 28164

Jaclyn Lewis  
1081 Roesville Rd.  
Felton, DE 19943

Jacqueline Threatt  
150 Waco Ave.  
Kannapolis, NC 28083

Jakob Rodman  
7262 Manlius Center Rd.  
East Syracuse, NY 13057

Jaleel Scroggins  
209 Cloverdale Dr.  
Durham, NC 27703

James Hayes  
2341 Summerwoods Dr.  
Hebron, KY 41048

James Patterson and Shenita Sanders  
2349 Gooseberry Rd.  
Charlotte, NC 28208

James Stuart, DDS, PA  
10718 Carmel Commons Blvd., Ste. 240  
Charlotte, NC 28226-3924

Jared  
Genesis FS Card Services  
PO Box 23026  
Columbus, GA 31902-3026

Jauice Lawrence and Jaquesha Brandon  
457 10th St.  
Troy, NY 12180

Javis Diaz  
108 Preston Park Dr.  
Duluth, GA 30096

Javrick Taylor  
601 Laurel Way  
N. Lauderdale, FL 33068

Jean Litus  
1147 Cambell Way  
Tobyhanna, PA 18466

Jearline Downs  
2414 Hope Cir.  
Sebring, FL 33870

Jeffery and Selemah Worthy  
3716 Franklin Meadows Dr.  
Matthews, NC 28105

Jeffrey Moore  
1023 Carroll Ct.  
Norcross, GA 30071

Jenifer Speck  
720 River Rd.  
Dauphin, PA 17018

Jeremiah Wade  
11380 Laurelwalk Dr.  
Laurel, MD 20708

Jeri Carter  
3309 Essex Rd.  
Gwynn Oak, MD 21207

Jerome Brewer and Ameerah Abdur-Rahmaan  
1506 S. 9th St.  
Camden, NJ 08104

Jimmie and Torri Winnfield  
909 Lakehill Rd.  
Charlotte, NC 28214

Jimmy Lewis  
956 Tumbling Creek Rd.  
Erwin, TN 37650

John and Monica Timmons  
2549 Halle Ann Cir.  
Winston Salem, NC 27103

John Johnson  
33 Cottage Gate Dr.  
Erial, NJ 08081

JoJo Jones  
19 Vesley Rd.  
Rowland, NC 28383

Jon Smith  
442 Spring Oak Ln.  
Columbia, SC 29229

Jonathan and Vivian Whisnant  
191 Forest Glade Rd.  
Winston Salem, NC 27107

Joseph and Tammy Fletcher  
423 Copperfiled Ct.  
Kernersville, NC 27284

Joseph Kordus  
809 John St.  
Menasha, WI 54952

Joshua Evans  
137-14 168th St.  
Jamaica, NY 11434

Justin Thomas  
1 Glenwood Ave., Apt 9C  
Yonkers, NY 10701

Kadrick Dunlap  
5809 Autumn Trace Ln.  
Indian Trail, NC 28079

Kara Henson  
125 Phil Miclelson Ct.  
Round Rock, TX 78664

Kareemah Bradford  
714 S. Pearl  
Compton, CA 90221

Karena Propst  
1313 2nd Ave., NW  
Hickory, NC 28601

Kaylynn Bradley  
162 Stevens Ave.  
Jamesburg, NJ 08831

Keikura Kpoto and Edith Chenoweth  
4118 Garrett Rd.  
Drexel Hill, PA 19026

Keith and Rose Bernardo  
PO Box 72  
Saint Georges, DE 19733

Kelvin Davis  
5208 Sumter Ct.  
Clinton, MD 20735

Kendall and Natasha Anderson  
11005 Magna Ln.  
Indian Trail, NC 28079

Kenneth Bowman  
11818 Sidney Crest Ave.  
Charlotte, NC 28213

KeShawn Green  
426 4th Ave.  
Linden, NJ 07036

Kevin and Jacque Riley  
497 Langford Rd.  
Blythewood, SC 29016

Kevin and Tiffany Lynch  
2101 Hamilton Dr.  
Voorhees, NJ 08043

Kevin Holmes  
6918 Pinecrest Rd.  
Catonsville, MD 21228

Kevin Lewis  
1866 W. 131st Ln.  
Westminster, CO 80234

Khalil Haskins  
1 Oyster Creek Ln.  
Keyport, NJ 07735

Khalil Turner  
1876 Simonton Rd., Apt. K  
Statesville, NC 28677



Kim Johnson  
9870 Walkers Glen Dr., NW  
Concord, NC 28027

Kimberly Payne  
2101 W. 7th St., Apt. 310  
Chester, PA 19013

Kirk Augustus  
12425 Dunford St.  
Charlotte, NC 28277

Kobe Davis  
6071 W. Donnagail Dr.  
Penn Laird, VA 22846

Kody Broyles  
16817 E. 29th St.  
South Independence, MO 64055

Kristin Tursini  
608 N. Elm St.  
Chandler, AZ 85226

LabCorp  
PO Box 2240  
Burlington, NC 27216-2240

Ladonna Taylor  
158 N. Ocean Ave.  
Freeport, NY 11520

LaMonica Williams  
2015 Ambergate Ln., #8  
Cordova, TN 38016

Lamont and Kim Crawford  
7238 Irish Rose Ln.  
Pickerington, OH 43147

Lamont Gaines  
99N Post Oak Ln.  
Cypress, TX 77429

Lance Rucks  
1943 Cambridge Beltway Dr.  
Charlotte, NC 28270

LaPorsha Dulin  
1508 11th St.  
Statesville, NC 28677

Latania Paul  
10510 Huntersville Commons Dr.  
Huntersville, NC 28078

Latisha Creary  
1418 Quail St.  
Charlotte, NC 28214

Latoya Alston  
100 Marlowe Ct.  
Carrboro, NC 27510

LCA Collections  
PO Box 2240  
Burlington, NC 27216-2240

Levar Patton  
509 Circle Trace Rd.  
Monroe, NC 28110

Lincorey and Tia Lucas  
1001 Elysian Pl., Apt. 323  
Chesapeake, VA 23320

Linda Taylor  
6627 Latherton Ln.  
Charlotte, NC 28278

Linebarger Goggan Blair & Sampson, LLP  
309 County St., Ste. 201  
Portsmouth, VA 23704

Lowe's  
PO Box 965054  
Orlando, FL 32896-5054

Lucrettia Johnson  
4024 Libra Ln.  
Liverpool, NY 13090

Malachi Felder  
8 Gazelle Pl.  
New Castle, DE 19720

Malik Dillard  
763 Ashley Loop Rd.  
Eden, NC 27288

Mamadoua Bamba and Ramata Diakite  
4 Hoot Owl Dr.  
Sicklerville, NJ 08081

Manny Godswill  
5770 Rives Dr.  
Alpharetta, GA 30004

Marcus Davis and Nafeesa Branch  
400 Front St.  
Beverly, NJ 08010

Marcus Gundy  
101 Gregory Dr.  
Carrollton, VA 23314

Mark Collins  
813 Ash St.  
Flossmoor, IL 60422

Marlon Field  
109 Courts of Hampton  
Hampton, GA 30228

Marsha Rushie  
247 Melrose Ave.  
Lansdowne, PA 19050

Martha Paul  
438 Lige St.  
Rock Hill, SC 29730

Martha Young  
142 Middleton PK Lane  
Moore, SC 29369

Marty Hurney  
5503 Five Knolls Dr.  
Charlotte, NC 28226

Marvin Beander, Sr.  
19515 Transhire Rd.  
Montgomery Village, MD 20886

Maurice and Natasha Wedman  
212 Medoc Ln.  
Moore, SC 29369

Maxwell and Christine Kacan  
4848 Covington Dr., NW  
Concord, NC 28027

Maxwell Smyth  
100 Main St.  
Riverton, NJ 08077

Michael and Angela Bowling  
5806 Chagall Cir.  
Roanoke, VA 24018

Michael Byrd, Jr.  
8204 Gera Emma Dr.  
Charlotte, NC 28215

Michael Frazier  
442 Tuvira Ln.  
Cherry Hill, NJ 08003

Michael Taylor  
7158 Bennell Dr.  
Reynoldsburg, OH 43068

Michelle Carter  
2916 Muncie Rd.  
Richmond, VA 23223

Mickael Johnson  
860 Schenck Ave.  
Brooklyn, NY 11207

Miguel Lefaivre  
2700 Eastway Dr., Apt. G2  
Charlotte, NC 28205

Monica Bullard  
1829 E. Marion St., Apt. 403  
Shelby, NC 28152

Morrison Teague  
19348 Paradise Manor Dr.  
Hagerstown, MD 21742

Nakari Lodge  
P. O. Box 374  
Simpsonville, MD 21150

Natasha Clark  
264 5th Ave., SW  
Hickory, NC 28602

Nautilus/Synchrony Bank  
PO Box 960061  
Orlando, FL 32896

Nicholas Matthews  
8236 Harrisburg Dr.  
Fort Myers, FL 33967

Nick Nazarian  
166 Sandpiper Ct.  
Novato, CA 94949

Nicole Christman  
3415 Whitetail Dr.  
East Lexington, OH 44904

Nigel White and LaQunita Byrd  
7536 Maggie Cir.  
Fayetteville, NC 28314

Ninti El Bey  
401 Hawthorne Ln. 110-289  
Imperial City, NC 28204

Nique Martin  
4059 Elizabeth Park Dr.  
Tobaccoville, NC 27050

Nolan Callahan  
1538 Bluegil Dr.  
Longs, SC 29568

Nordstrom  
PO Box 79139  
Phoenix, AZ 85062

Obejanta Gray  
15217 Wedgewood Commons Dr.  
Charlotte, NC 28277

Omotayo Awujoola  
7 Powder Ln.  
Burlington, NJ 08016

Ozella Wiggins  
5128 Cottage Bluff Ln.  
Knightdale, NC 27545

Patience Roesler-Karngbaye  
185 Somerset Dr.  
Willingboro, NJ 08046

Patrick Odigie  
651 Meadowbrook Rd.  
Uniondale, NY 11553

Patrick White and Star Abernethy  
225 9th St., SW  
Hickory, NC 28602

Perry Small  
910 Oakshire Cir.  
Charlotte, NC 28214

Peter Onuoha  
216 Pin Oak  
Stroudsburg, PA 18360

Pierre Moudourou  
21 R. Foster St., Unit C  
Danbury, CT 06810

Rabaih Dendy  
5517 Hutton Ave.  
Baltimore, MD 21207

Racal Lanier  
3188 Qualynn Dr.  
Nashville, TN 37027

Rahim Soumah  
1501 Kings Valley Dr.  
Bowie, MD 20721

Rashem and Tynisha Batts  
67 Bay St.  
Montclair, NJ 07042

Ray Raymond and Marie Jean Baptiste  
954 Camelot Ct.  
Cinnaminson, NJ 08077

Ray Wynter and Renee Coneway  
23502 Public House Rd.  
Clarksburg, MD 20871

Rayburn, Cooper & Durham  
227 W. Trade St., Ste. 1200  
Charlotte, NC 28202

Raymond and Lori Flowers  
3404 Amber Meadows Rd.  
High Point, NC 27265

Raymond Sullivan  
880 E. Writer Ct.  
Vernon Hills, IL 60061

Raynard and Andrea Gassaway  
417 Palisades Dr.  
Lincolnton, NC 28092

Reggie Rucker  
2800 Hosta Dr.  
Charlotte, NC 28269

Reggie Sadler  
4010 Raven Rock Ct.  
Charlotte, NC 28270

Retha Waters  
52 Prospect  
Spring Valley, NY 10977

Reuben Carmona  
863 Hawksbill Island Dr.  
Satellite Beach, FL 32937

Rico and Kim Hernandez  
1257 Brookside Rd.  
Piscataway, NJ 08854

Robert and Monica Mercer  
429 Fynn Valley Dr.  
Las Vegas, NV 89148

Robert and Sherri Smith  
462 Whitestore Rd.  
Pageland, SC 29728

Robert Loughery  
1016 Murandy Ln.  
Matthews, NC 28104

Robert McLean and Jessica Proctor  
122 Alhan Pkwy.  
Syracuse, NY 13209

Robin Wilson  
463 Marsh Pointe Dr.  
Columbia, SC 29229



Rod and Gayla Buckrham  
105 S. Becton Ln.  
Goldsboro, NC 27534

Rodney Henderson  
1672 Kirkwod Rd.  
Gwynn Oak, MD 21207

Rudolph Outlaw  
16 Amberly Ct.  
Owings Mills, MD 21117

Ryan and Themetrius O'Neal  
924 Harbor View Cove, NE  
Kannapolis, NC 28083

Ryan Swenson  
2423 Cedarbridge Rd.  
Northfield, NJ 08225

Sage Pest Control  
4221 Joe St. B  
Charlotte, NC 28206

Sam and Patricia Scalera  
404 Rudder Cay Way  
Jupiter, FL 33458

Samuel Moore, Sr.  
8015 Woodway Oak Circle, #514  
Matthews, NC 28105

Sandy and Erica Henry  
9705 Moss Plantation Ave, NW  
Concord, NC 28027

Sandy Malaney  
3130 Hopkins Pl.  
El Dorado Hills, CA 95762

SBA  
14925 Kingsport Rd.  
Fort Worth, TX 76155-2243

Sean Doctor  
70 Hansen Ave.  
Buffalo, NY 14220

Sean Newton  
3505 Carrington Dr.  
Tallahassee, FL 32303

Shamica Wellington  
136 W. 24th St.  
Deer Park, NY 11729

Shane Burns  
40 Barnwood Ct.  
Florence, KY 41042

Sharon McLaurin  
181 Totoket Rd.  
North Branford, CT 06471

Sharon Reid  
429 Carpenter St.  
Gastonia, NC 28054

Shawn and Adrian King  
251 N. Sharon Amity Rd.  
Charlotte, NC 28211

Shawn Garrity and Tiffany Sorensen  
1772 Elanor Ave.  
Saint Paul, MN 55116

Shawn Robinson and Ameko Hunter  
8428 Glaze Ct.  
Charlotte, NC 28269

Shekuna Kamara, Sr., and Matilda Bassie  
135 Hempstead Dr.  
Somerset, NJ 08873

Shelia Pokukan-kam  
8917 Dartmoor Pl.  
Mint Hill, NC 28227

Sheneka Surratt  
11723 Kilrush Dr.  
Charlotte, NC 28214

Southern Carlson  
1038 Culp Rd., Ste. 300  
Pineville, NC 28134

Sport/Synchrony Bank  
PO Box 960061  
Orlando, FL 32896-0061

Stephanie Lee  
292 Hugh Davis Rd.  
Warrenton, NC 27589

Stephen Barongi  
15-43 146 Place  
Whitestone, NY 11357

Student Loans

Synchrony Bank  
Attn: Bankruptcy Dept.  
P. O. Box 965061  
Orlando, FL 32896-5061

Synchrony Bank/Amazon  
Attn: Bankruptcy Dept.  
P. O. Box 965061  
Orlando, FL 32896-5061

Taj Clea  
2529 Wannamaker St.  
Philadelphia, PA 19143

TaJuan McGee  
1052 Tullamore Dr.  
Wesley Chapel, FL 33543

Takisha Cromartie  
4906 Emo St.  
Capitol Heights, MD 20743

Tameka Davidson  
9005 Jaldena Dr.  
Charlotte, NC 28227

Tamvaria Walker  
346 Rose Garden Ct.  
Rock Hill, SC 29732

Taquitta Kirkland-Peterson  
2216 Yager Creek Dr., Apt. G  
Charlotte, NC 28273

Target  
PO Box 660170  
Dallas, TX 75266-0170

Tawain and Tomika Gordon  
7246 Linda Trace  
Reynoldsburg, OH 43068

Tech Talent South  
222 S. Church St.  
Charlotte, NC 28202

Terence Ware and Arlene Kidd  
1 Lenape Ln.  
Burlington, NJ 08016

Terrell Jones  
540 Bedford St.  
Johnstown, PA 15902

Terrence Cook  
88 Country Club Rd.  
Willingboro, NJ 08046

Terrence Smith  
104 Pine Knoll Cir.  
Mays Landing, NJ 08330

Terry and Michelle Gossett  
574 Long Shoals Rd.  
Arden, NC 28704

The Coves at Matthews  
PO Box 498067  
Cincinnati, OH 45249

Theo Devine, Jr.  
3533 Alameda Cir.  
Baltimore, MD 21218

Theresa Shields  
6915 Nathan Dr.  
Charlotte, NC 28269

Three and One Properties  
PO Box 276  
Matthews, NC 28106

Thyree Pratt  
686 B South Park Rd.  
Charleston, WV 25304

Tiffany Hopper  
10223 Glenmeade Rd.  
Cornelius, NC 28031

Tim Donnahue  
24434 Kennedy Cir.  
Plainfield, IL 60544

Timothy English, Sr.  
938 Nottingham Dr.  
Gastonia, NC 28054

Tiquana Johnson  
1514 Peachcroft Rd.  
Charlotte, NC 28216

Tommy Stevenson  
5443 Lido St.  
Orlando, FL 32807

Toyota Finance  
PO Box 991817  
Mobile, AL 36691

Travis Contreras  
863 Route 376  
Wappingers Falls, NY 12590

Travis Petty and Evelyn Neal  
168 Lightwood Ln.  
Sanford, NC 27330

Travis Ross  
2831 Bumblebee Dr.  
Matthews, NC 28105

Trip Stone  
3021 8th St. Ct., NE  
Hickory, NC 28601

Troy and Deena Burks  
927 Southview Rd.  
Louisville, KY 40214

Tyler Simcoe  
1123 Columbia Ave.  
Cinnaminson, NJ 08077

Tyquan Vickers  
34 Helen Ave.  
Mansfield, OH 44903

Tyrne Lyte  
23034 Kipling  
Oak Park, MI 48237

Vaughn Deary  
3633 Bonanza Ln.  
Flower Mound, TX 75022

Veronica Robinson  
409 Huntsmoor Dr.  
Charlotte, NC 28217

Vicki Amormino  
12219 Windus Ct.  
Charlotte, NC 28278

Victor Hamilton and Tonya Logan  
840 Stadium Dr.  
Wake Forest, NC 27587

Vivian Wilhoite  
1029 Flintlock Ct.  
Nashville, TN 37217

Wayne Swanson and Michelle Hawkins  
5907 Amherst St.  
Henrico, VA 23231

William and Lorraine Lawrence  
8203 Yukon Dr.  
Cicero, NY 13039

William Laudati  
Matthews, NC

Williams and Janee Alexander-Jones  
1909 Windsor Hill Dr., Apt. J  
Matthews, NC 28105

Willie Wilson  
11410 Onyx Ct.  
Cincinnati, OH 45246

Yajaha Banks  
11 Turnberry Rd.  
Washington, NJ 07882

Yishai Yablon  
400 W. Arbrook #301  
Arlington, TX 76014